

Table I. C. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17. 9%	13. 7%	20. 0%	17. 7%	16. 7%	19. 3%	16. 7%	18. 4%
Industry group								
Agric., fish., forest.	11. 7%	11. 6%	23. 9%	10. 5% *	24. 5%	5. 6% *	16. 0%	8. 2% *
Mining	24. 1%	47. 3%	14. 4% *	13. 3% *	18. 6% *	32. 3%	24. 2% *	24. 1%
Construction	22. 4%	20. 0%	15. 9%	24. 3%	15. 2% *	36. 0%	19. 2%	27. 6%
Manufacturing	16. 1%	6. 3% *	25. 9%	18. 6%	15. 8%	15. 3%	17. 3%	15. 8%
Transp., commu., util.	11. 5% *	7. 6% *	11. 9% *	38. 4%	4. 2% *	8. 1%	29. 0%	6. 7% *
Wholesale trade	18. 0%	4. 9% *	10. 1%	16. 9% *	25. 9%	21. 8%	10. 2%	22. 6%
Retail trade	22. 6%	17. 7%	23. 5%	20. 0%	23. 7%	24. 6%	18. 8%	24. 5%
Fin., ins., real est.	20. 1%	10. 6% *	4. 6% *	5. 9% *	13. 2%	26. 1%	8. 1% *	23. 0%
Services	17. 4%	15. 3%	22. 4%	13. 5%	17. 3%	18. 5%	16. 4%	17. 9%
Ownership								
For profit, incorporated	18. 6%	10. 5%	21. 8%	18. 9%	17. 8%	20. 3%	16. 6%	19. 5%
For profit, unincorporated	20. 6%	24. 9%	17. 9%	16. 2%	15. 9%	21. 6%	21. 6%	19. 2%
Nonprofit	13. 3%	8. 7%	7. 2% *	13. 2%	14. 8%	13. 7%	10. 7%	13. 9%
Unknown	19. 1%	*****	*****	*****	12. 3% *	20. 3%	*****	19. 1%
Age of firm								
Less than 5 years	14. 9%	8. 2% *	25. 8%	15. 0% *	12. 9% *	19. 9%	13. 7%	17. 5%
5-9 years	19. 9%	15. 9%	26. 0%	17. 7%	20. 3%	20. 0% *	19. 4%	20. 7%
10-19 years	20. 3%	13. 3%	17. 4%	25. 7%	23. 6%	20. 6%	17. 7%	22. 8%
20 or more years	16. 5%	15. 3%	17. 8%	15. 4%	14. 5%	18. 8%	16. 2%	16. 7%
Unknown	19. 4%	14. 7% *	*****	8. 1% *	21. 0%	19. 5%	1. 7% *	19. 5%
Multi/single status								
2 or more locations	18. 0%	11. 0% *	24. 4%	14. 1%	16. 1%	18. 9%	19. 6%	17. 9%
1 location only	17. 7%	13. 7%	19. 2%	19. 1%	18. 4%	46. 2%	16. 3%	21. 0%
Percent full-time employees								
Less than 25%	17. 5%	11. 0% *	17. 0% *	20. 2%	19. 2% *	17. 2%	14. 2%	19. 1%
25-49%	23. 4%	19. 1%	21. 6%	21. 8%	22. 1%	25. 9%	20. 0%	24. 7%
50-74%	18. 7%	15. 3%	20. 7%	23. 4%	12. 3%	24. 1%	18. 7%	18. 7%
75% or more	17. 5%	13. 3%	19. 9%	17. 0%	17. 3%	18. 5%	16. 3%	18. 0%
Union presence								
No union employees	19. 8%	14. 9%	20. 2%	19. 0%	18. 3%	23. 2%	17. 5%	21. 1%
Has union employees	10. 7%	3. 3% *	1. 7% *	4. 9% *	11. 2%	12. 3%	3. 0% *	11. 7%
Unknown	15. 9%	8. 2% *	40. 7%	15. 5% *	14. 5%	14. 3%	24. 6%	14. 5%
Percent low wage employees								
50% or more low wage	21. 3%	12. 9%	27. 4%	22. 1%	22. 7%	22. 1%	17. 6%	23. 5%
Less than 50% low wage	16. 8%	14. 0%	19. 9%	17. 6%	15. 9%	17. 5%	16. 9%	16. 7%
Unknown	20. 0%	5. 7% *	7. 2% *	11. 9% *	21. 0%	20. 3%	7. 0% *	20. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I. C. 3. a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
Industry group								
Agric., fish., forest.	2.28%	3.35%	6.66%	3.30% *	6.95%	6.52% *	2.87%	5.40% *
Mining	7.03%	14.11%	5.90% *	4.22% *	9.89% *	8.71%	8.11% *	6.88%
Construction	2.74%	3.80%	4.48%	3.91%	4.71% *	9.25%	2.69%	4.08%
Manufacturing	1.01%	4.67% *	3.99%	2.33%	2.36%	1.37%	2.54%	1.42%
Transp., commu., util.	3.73% *	2.50% *	6.24% *	10.91%	5.18% *	2.11%	7.37%	2.02% *
Wholesale trade	2.70%	2.95% *	2.77%	6.92% *	5.02%	2.39%	2.65%	3.06%
Retail trade	1.01%	3.13%	3.17%	2.42%	1.63%	1.67%	1.45%	1.45%
Fin., ins., real est.	1.36%	4.45% *	2.57% *	1.96% *	2.28%	1.45%	3.19% *	1.44%
Services	0.96%	2.68%	2.30%	1.26%	1.45%	1.43%	1.57%	0.80%
Ownership								
For profit, incorporated	0.86%	1.57%	2.19%	1.48%	2.01%	0.73%	1.53%	0.84%
For profit, unincorporated	2.21%	3.44%	3.76%	2.90%	1.93%	5.55%	2.47%	2.95%
Nonprofit	0.95%	1.99%	7.81% *	2.55%	2.27%	2.15%	1.56%	1.14%
Unknown	1.72%	*****	*****	*****	4.61% *	2.81%	*****	1.72%
Age of firm								
Less than 5 years	2.04%	2.64% *	4.69%	4.87% *	5.09% *	2.41%	2.56%	2.77%
5-9 years	2.19%	2.71%	3.45%	3.80%	3.48%	7.63% *	2.40%	2.55%
10-19 years	2.00%	2.49%	1.57%	3.96%	4.68%	3.50%	2.09%	3.15%
20 or more years	0.82%	2.78%	2.04%	1.10%	1.18%	1.24%	1.12%	0.91%
Unknown	1.22%	4.71% *	*****	2.42% *	2.78%	1.25%	1.04% *	1.21%
Multi/single status								
2 or more locations	0.82%	4.10% *	4.70%	2.18%	1.76%	0.61%	2.93%	0.77%
1 location only	0.98%	1.56%	1.86%	1.59%	2.79%	9.97%	1.10%	1.09%
Percent full-time employees								
Less than 25%	2.96%	7.66% *	6.41% *	4.08%	8.88% *	2.85%	3.20%	4.64%
25-49%	1.74%	4.75%	4.77%	5.61%	2.90%	2.98%	3.33%	2.35%
50-74%	1.59%	2.45%	2.56%	2.87%	3.03%	2.22%	1.56%	2.27%
75% or more	0.78%	1.89%	2.13%	1.55%	1.66%	1.05%	1.06%	0.81%
Union presence								
No union employees	0.56%	1.85%	1.66%	1.07%	1.31%	0.79%	0.83%	0.58%
Has union employees	0.97%	1.76% *	1.34% *	1.86% *	2.22%	0.84%	0.97% *	0.99%
Unknown	1.83%	4.55% *	8.68%	5.09% *	3.09%	1.89%	4.47%	1.51%
Percent low wage employees								
50% or more low wage	1.97%	2.74%	4.44%	4.96%	2.72%	2.40%	2.45%	2.06%
Less than 50% low wage	0.82%	1.84%	1.83%	1.14%	1.50%	0.48%	1.03%	0.74%
Unknown	1.26%	5.01% *	8.51% *	4.57% *	2.12%	1.31%	5.02% *	1.27%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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